

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Erica M. Williams
Debtor

Case No. 20-01367-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Apr 29, 2024

User: AutoDocke
Form ID: 3180W

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2024:

Recip ID	Recipient Name and Address
db	+ Erica M. Williams, 304 Whipporwill Lane, East Stroudsburg, PA 18302-8486
5322919	+ CNAC, 110 N. Courtland St., East Stroudsburg, PA 18301-2104
5322923	+ Difeo Nissan, 599 Route 440, Jersey City, NJ 07305-4878
5322924	+ Direct Merchants Bank, Cardmember Services, P.O. Box 30258, Salt Lake City, UT 84130-0258
5322927	+ Dominique Williams, 304 Whipporwill Lane, East Stroudsburg, PA 18302-8486
5322932	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5322933	+ Lehigh Valley Health Network, Patient Account Dept., P.O. Box 4120, Allentown, PA 18105-4120
5326816	+ Liberal Finance Service, Randolph Walzer, Esquire, PO Box 1234, Jackson, NJ 08527-0259
5322934	+ Liberal Finance Service, 1160 Persippany Blvd. #101, Parsippany, NJ 07054-1811
5322935	+ Main Street Acquisition Corp., P.O. Box 9201, Old Bethpage, NY 11804-9001
5322937	+ New Jersey Reinsurance Company, 301 Sullivan Way, West Trenton, NJ 08628-3498
5322939	+ Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza, 1617 JFK Blvd, Ste. 1400, Philadelphia, PA 19103-1814
5322941	+ Randolph Walzer, Esq., P.O. Box 1234, Jackson, NJ 08527-0259
5322946	+ Wells Fargo Bank dba Wells Fargo Auto, P.O. Box 13000, Raleigh, NC 27605-3000

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5322915	+ Email/Text: bankruptcynotices@aaron.com	Apr 29 2024 18:39:00	Aaron's, 353 Main St., Stroudsburg, PA 18360-2402
5324160	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2024 18:48:20	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5322916	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Apr 29 2024 18:39:00	Asset Acceptance LLC, PO Box 2039, Warren, MI 48090-2039
5322917	Email/PDF: bncnotices@becket-lee.com	Apr 29 2024 18:48:57	Becket & Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
5322918	+ EDI: CAPITALONE.COM	Apr 29 2024 22:36:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5322920	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 29 2024 18:39:00	Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513
5322921	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 29 2024 18:39:00	Credit Acceptance Corporation, 25505 W 12 Mile Rd., Suite 3000, Southfield, MI 48034-8331
5322922	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 29 2024 18:48:27	CreditOne, P.O. Box 98873, Las Vegas, NV 89193-8873
5322925	EDI: DIRECTV.COM	Apr 29 2024 22:36:00	Directv, P.O. Box 6550, Greenwood Village, CO 80155
5322926	+ EDI: AIS.COM	Apr 29 2024 22:36:00	DirecTV, LLC, by American Infosource, LP as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901

5330869	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 29 2024 18:39:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP, Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037 FISHERS IN 46037-9764
5322929	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 29 2024 18:39:00	First Energy, 2800 Pottsville Pike, P.O. Box 16001, Reading, PA 19612-6001
5322930	^ MEBN	Apr 29 2024 18:34:06	Freedom Mortgage Corp., P.O. Box 8068, Virginia Beach, VA 23450-8068
5322931	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 29 2024 18:39:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5322936	Email/Text: BankruptcyEast@firstenergycorp.com	Apr 29 2024 18:39:00	Met-Ed, P.O. Box 16001, Reading, PA 19612-6001
5333216	Email/PDF: bncnotices@becket-lee.com	Apr 29 2024 18:48:58	Main Street Acquisition Corp., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5329534	+ Email/Text: BankruptcyEast@firstenergycorp.com	Apr 29 2024 18:39:00	Met-Ed, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
5333930	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 29 2024 18:39:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
5322938	Email/Text: bankruptcies@penncredit.com	Apr 29 2024 18:39:00	Penn Credit Corp., 2800 Commerce Drive, Harrisburg, PA 17110
5322940	EDI: PRA.COM	Apr 29 2024 22:36:00	Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541
5330931	EDI: PRA.COM	Apr 29 2024 22:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5322942	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2024 18:48:24	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5322943	+ Email/Text: clientservices@simonsagency.com	Apr 29 2024 18:39:00	Simons Agency, Inc., 4963 Wintersweet Dr., Liverpool, NY 13088-2176
5322944	+ EDI: CAPITALONE.COM	Apr 29 2024 22:36:00	Trust Company of New Jersey, c/o Capital One Financial Corp, 1680 Capital One Drive, McLean, VA 22102-3407
5322945	+ EDI: WFFC	Apr 29 2024 22:36:00	Wells Fargo Financial Penns, 4137 121st St., Urbandale, IA 50323-2310
5322947	EDI: WFFC2	Apr 29 2024 22:36:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5322948	+ EDI: WFFC2	Apr 29 2024 22:36:00	Wells Fargo Dealer Services, Attn: Correspondence, MAC T9017-026, P.O. Box 168048, Irving, TX 75016-8048

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5322928	*+	Erica M. Williams, 304 Whipporwill Lane, East Stroudsburg, PA 18302-8486

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefc@brockandscott.com mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mfarrington@kmllawgroup.com
Tullio DeLuca	on behalf of Debtor 1 Erica M. Williams tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Erica M. Williams	Social Security number or ITIN xxx-xx-2899
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:20-bk-01367-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Erica M. Williams
aka Erica Monique Williams, aka Erica Williams

**By the
court:**

4/29/24



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.